

**Table I.D.4.a(1998) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.7%	47.3%	35.7%	21.6%	13.7%	14.6%	37.7%	14.6%
Industry group **								
Agric., fish., forest.	44.6%	--	--	--	--	--	60.0%	36.1%
Mining	45.1%	94.7%	63.6% *	20.3% *	60.9%	37.6%	80.1%	42.8%
Construction	38.3%	72.3%	51.5%	26.8%	15.5%	2.8% *	54.6%	16.6%
Manufacturing	20.0%	15.7% *	36.0%	27.2%	17.3%	19.2%	26.5%	19.3%
Transp., commu., util.	31.1%	40.1%	51.2%	27.2%	9.8% *	34.1%	40.2%	30.2%
Wholesale trade	12.4%	64.7%	28.6%	20.0%	11.7%	4.5%	36.3%	6.9%
Retail Trade	13.1%	50.5%	32.0%	18.0%	9.3% *	7.1%	36.8%	7.9%
Fin., ins., real est.	7.8%	42.7%	37.7%	20.3% *	4.9% *	2.8% *	39.8%	3.5% *
Services	17.1%	43.1%	30.2%	16.9%	12.6%	11.4%	34.8%	11.8%
Unknown	100.0%	100.0%	--	--	--	--	100.0%	--
Ownership								
For profit, incorporated	18.3%	44.6%	34.6%	21.0%	13.0%	15.1%	35.3%	14.9%
For profit, unincorporated	23.5%	44.0%	39.7%	20.6%	15.4% *	10.6% *	39.5%	13.9%
Nonprofit	23.2%	63.7%	41.9%	28.4%	16.5%	15.3%	50.7%	16.1%
Unknown	7.9% *	--	--	--	8.5% *	8.2% *	--	8.0% *
Age of firm								
Less than 5 years	27.8%	51.8%	28.8%	27.2%	8.3% *	13.8% *	39.7%	14.1%
5-9 years	23.4%	54.5%	27.6%	13.3% *	14.1% *	3.3% *	36.3%	11.4%
10-19 years	25.4%	47.1%	34.9%	21.3%	10.8%	24.4%	37.7%	16.6%
20 or more years	22.9%	44.0%	39.9%	23.2%	16.2%	21.1%	37.7%	19.5%
Unknown	9.2%	83.3%	--	4.9% *	5.0%	9.5%	24.3% *	9.2%
Multi/single status								
2 or more locations	14.4%	29.6%	35.0%	19.4%	12.3%	14.2%	26.9%	14.0%
1 location only	31.9%	47.7%	35.8%	22.7%	18.0%	32.0%	39.2%	19.8%
Percent full-time employees								
Less than 25%	31.7%	72.2%	73.2%	56.9%	6.5% *	5.3% *	66.5%	16.2%
25-49 %	25.9%	62.9%	44.9%	24.3%	14.7%	24.1%	48.2%	22.6%
50-74 %	15.8%	60.3%	37.6%	22.0%	10.6% *	7.6%	45.8%	8.9%
75% or more	18.6%	45.2%	35.0%	21.1%	14.1%	14.7%	36.3%	14.8%
Union presence								
No union employees	14.3%	47.3%	33.5%	17.7%	9.2%	6.4%	35.7%	7.8%
Has union employees	30.7%	34.7% *	72.5%	49.6%	30.6%	28.0%	48.2%	29.3%
Unknown	18.8%	83.7%	10.9% *	14.1% *	8.9% *	17.8%	55.8%	16.8%
Percent low wage employees **								
50% or more low wage	29.8%	72.7%	32.1%	32.8%	9.9% *	21.4%	50.6%	19.5%
Less than 50% low wage	23.2%	44.5%	36.3%	21.7%	15.5%	19.6%	36.5%	18.0%
Unknown	11.8%	73.4%	20.8% *	9.5% *	4.3%	11.6%	52.2%	11.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4.a(1998) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	4.47%	2.01%	2.04%	1.34%	1.22%	1.57%	1.15%
Industry group **								
Agric., fish., forest.	5.10%	--	--	--	--	--	5.13%	10.36%
Mining	10.18%	24.49%	19.33% *	9.24% *	17.06%	9.27%	19.36%	10.34%
Construction	3.41%	4.90%	4.62%	4.97%	4.54%	2.21% *	3.85%	2.82%
Manufacturing	2.18%	11.03% *	3.94%	3.87%	1.67%	3.05%	3.10%	2.35%
Transp., commu., util.	3.19%	5.37%	7.90%	4.66%	4.92% *	5.04%	4.25%	3.52%
Wholesale trade	1.12%	4.69%	4.66%	5.17%	3.39%	1.10%	2.29%	1.26%
Retail Trade	1.13%	5.40%	4.51%	2.11%	4.72% *	1.23%	2.58%	1.35%
Fin., ins., real est.	1.00%	4.72%	8.81%	6.32% *	1.62% *	1.30% *	4.42%	1.12% *
Services	1.20%	5.31%	1.98%	2.05%	2.75%	1.98%	2.52%	1.86%
Unknown	29.81%	29.81%	--	--	--	--	29.81%	--
Ownership								
For profit, incorporated	1.01%	4.63%	2.44%	1.99%	1.08%	1.37%	1.41%	1.15%
For profit, unincorporated	2.31%	4.55%	6.93%	5.08%	6.25% *	4.15% *	3.65%	2.99%
Nonprofit	1.81%	7.57%	4.01%	3.77%	3.14%	3.86%	4.42%	2.29%
Unknown	2.74% *	--	--	--	3.90% *	2.87% *	--	2.74% *
Age of firm								
Less than 5 years	2.49%	4.22%	5.63%	5.99%	3.14% *	5.03% *	2.98%	3.97%
5-9 years	2.02%	2.65%	5.01%	4.19% *	5.54% *	3.28% *	2.46%	3.08%
10-19 years	1.87%	5.61%	2.38%	2.80%	2.13%	4.63%	2.84%	2.17%
20 or more years	1.24%	5.62%	3.08%	2.40%	1.80%	2.69%	2.26%	1.85%
Unknown	1.25%	24.95%	--	4.12% *	1.39%	1.30%	10.02% *	1.24%
Multi/single status								
2 or more locations	1.05%	7.33%	6.72%	3.08%	1.51%	1.19%	2.33%	1.06%
1 location only	1.19%	4.51%	2.00%	1.82%	2.27%	7.91%	1.85%	2.50%
Percent full-time employees								
Less than 25%	5.21%	4.55%	9.29%	6.88%	4.11% *	4.32% *	5.85%	4.25%
25-49 %	3.05%	8.40%	4.88%	5.75%	3.83%	5.35%	4.54%	4.16%
50-74 %	1.95%	3.23%	6.02%	3.13%	3.83% *	1.81%	2.32%	1.92%
75% or more	0.93%	4.81%	2.17%	2.12%	1.34%	1.34%	1.90%	1.24%
Union presence								
No union employees	0.85%	3.05%	2.01%	1.45%	1.17%	1.38%	1.15%	1.06%
Has union employees	2.13%	15.49% *	5.62%	7.36%	4.12%	2.28%	9.45%	2.42%
Unknown	2.11%	16.17%	9.81% *	5.29% *	5.16% *	2.21%	12.02%	1.87%
Percent low wage employees **								
50% or more low wage	2.42%	6.81%	8.25%	4.93%	3.77% *	4.41%	3.36%	3.11%
Less than 50% low wage	1.33%	3.87%	1.91%	2.14%	1.38%	2.95%	1.11%	1.88%
Unknown	1.01%	13.66%	12.06% *	3.28% *	1.26%	1.20%	9.63%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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